

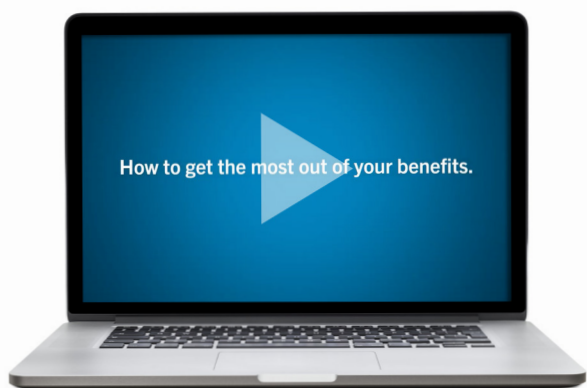
**MAKING THE MOST OF YOUR
ANNUAL WELLNESS EXAM:**

6 Questions to ask your PCP



Whether you're visiting your primary care provider (PCP) for your annual wellness exam or for another health reason, it's important to ask questions while you're there. Each visit is an opportunity to learn more about what's going on with your body, and to understand what can be done to improve your health.

To help you make the most of your next visit, here are six questions to ask your PCP:



Want to learn more?

Visit bit.ly/2zcd1fi to watch a video about getting the most from your health insurance benefits at the doctors' office.

1. WILL I NEED TO PAY FOR MY APPOINTMENT OUT OF POCKET?

It's important to review your health benefits to understand what preventive services will be covered at no cost to you. Wellmark® Blue Cross® and Blue Shield® provides a [list of common preventive services that are covered under the Affordable Care Act \(ACA\)](#).

When you see an in-network PCP, an annual wellness exam is 100% covered. This visit evaluates your overall wellness with a series of health-related questions from your PCP – most of the time a routine blood screening test is also performed to check for underlying conditions that may impact your blood pressure, cholesterol levels and blood sugar.

If your primary care provider discovers something irregular during your exam, they may order additional testing. If those tests are not included on the covered services list, they will be submitted as part of a medical diagnoses and a member cost share may apply.

2. I'M CONCERNED ABOUT [X]. WHAT PRECAUTIONS SHOULD I TAKE? HOW WORRIED SHOULD I BE?

Sometimes, what you're worried about may not be deemed a health concern by your provider, but it's good to bring things up just in case. The goal of your primary care provider is to evaluate your health and make recommendations to help you take charge of your health and well-being.



What is a formulary?

A formulary is another name for a drug list. A formulary is the list of generic and brand-name prescription drugs covered by a specific health insurance plan.

3. CAN YOU EXPLAIN MY TEST RESULTS?

HDL, LDL, and A1C — wait, what? There are a lot of abbreviations in health care and many terms and tests can be difficult to understand. It's worth the time to ask your primary care provider to go over test results with you. Have them explain the difference between normal and abnormal results and what you need to do should you receive an abnormal result.

Pro tip: When you make your appointment, ask if you will go in early for bloodwork, or if tests will be ordered at a later date. If tests are completed prior to the appointment, you can have your PCP explain the results in person. If tests will be completed later, ask if they will call to explain the results or what the target number ranges should be. Knowing the target ranges will come in handy if you prefer to view results via your online patient portal.

4. ARE THERE GENERIC DRUGS AVAILABLE TO TREAT THIS?

Generic drugs cost much less and work just as well as brand-name medications. If you forget to ask your PCP about generic options, you can also check your health plans Blue RX Value PlusSM formulary drug list at [Wellmark.com](https://www.wellmark.com) to see if there are more affordable prescription drug options you can discuss with your doctor.

5. WHEN SHOULD I COME SEE YOU AGAIN?

It's important to understand if and when you need follow-up care — and when to call if your symptoms get worse.

6. WHAT SHOULD I WORK ON BEFORE MY NEXT VISIT?

Asking your doctor what you can do to improve your overall health and well-being will help keep you well in the long-term and prevent chronic conditions before they start.

When in doubt — just ask! Remember: there are no bad questions when it comes to your health care. The doctors and nurses who care for you will be ready to give you expert answers no matter what.

Taking care of your health pays

Through the State employee well-being program, [LiveWellSD](#), you can earn \$500 in HRA or HSA contributions when you and your covered spouse complete your Biometric Screening and online Health Assessment. Complete the Biometric Screening Form with your provider during your annual wellness exam and submit as instructed on the form.

↓ [Click here to download the Biometric Screening Form](#)